AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method of determining the accuracy of a check identifier entered by a user from a computer, the method comprising:

remotely receiving a first check identifier that has been entered by a user from a computer in a non-automated manner, the check identifier identifying a negotiable instrument;

comparing the first check identifier with checking account records stored in a database;

if the first check identifier does not relate to a checking account record stored in the database, requesting that the user reenter the first check identifier in a non-automated manner thereby obtaining a second check identifier;

comparing the second check identifier with the first check identifier; and

accepting the second check identifier, if the second check identifier is consistent with the first check identifier;

if the first check identifier relates to a checking account record stored in the database, accepting the first check identifier without requesting additional entry of check identifier information from the user in a non-automated fashion.

2. (Original) The method of Claim 1, wherein the first check identifier comprises a routing number, an account number, and a check number.

3. (Currently Amended) A method comprising:

remotely receiving a check identifier wherein the check identifier comprises a plurality of digits, and wherein at least some of the digits have been entered by a user in a non-automated manner; and

requesting reentry of the check identifier in a non-automated manner if the received check identifier does not relate to an entry in a database;

accepting the check identifier when it relates to an entry in the database without requesting additional entry of check identifier information from the user in a non-automated fashion.

4. (Original) The method of Claim 3, wherein the check identifier comprises a routing number, an account number, and a check number, wherein requesting reentry of the

check identifier comprises requesting reentry of the check identifier if the routing number and the account number of the received check identifier do not match an entry in a database.

5. (Currently Amended) A method comprising:

storing in a database data about multiple checking accounts;

remotely receiving a check identifier wherein the check identifier comprises a plurality of digits, and wherein a user has entered at least some of the digits other than by scanning a paper check upon which the check identifier is printed; [[and]]

requesting reentry of the check identifier other than by scanning a paper check upon which the check identifier is printed if the received check identifier does not relate to the data stored in the database; and

accepting the check identifier when it relates to an entry in the database without requesting additional entry of check identifier information from the user in a non-automated fashion.

6. (Original) The method of Claim 5, wherein storing in a database data about multiple checking accounts comprises storing in the database at least a routing number and an account number of each of the multiple checking accounts.

7. (Original) The method of Claim 5, wherein the check identifier comprises a routing number, an account number and a check number.

8. (Original) The method of Claim 5, further comprising accepting the received check identifier as a correct entry if the received check identifier relates to the data stored in the database.

9. (Original) The method of Claim 5, further comprising:

receiving a reentered second check identifier;

comparing the second check identifier with the first check identifier; and

accepting the second check identifier as a correct entry if the second check identifier matches the first check identifier.

10. (Original) The method of Claim 9, further comprising storing at least the routing number and the account number of an accepted check identifier in the database.

11. (Currently Amended) A method of confirming the correct entry of a check identifier in MICR format associated with a check transaction, the method comprising:

storing in a database, portions of multiple check identifiers in MICR format associated with multiple checking accounts, wherein the portions of a check identifier comprise at least a routing number and an account number of the check identifier;

remotely receiving a first user-entered check identifier in MICR format associated with a check transaction, wherein the first check identifier is entered other than by scanning a paper check upon which the first check identifier is printed;

requesting reentry of the first user-entered check identifier if the routing number and account number of the first user-entered check identifier do not match the routing number and account number of one of the check identifiers stored in the database;

remotely receiving a second user-entered check identifier in MICR format in response to the request to reenter the first user-entered MICR, wherein the second check identifier is entered other than by scanning a paper check upon which the second check identifier is printed; [[and]]

accepting the second user-entered check identifier if the second user-entered check identifier matches the first user-entered check identifier; and

accepting the first check identifier if the routing number and the account number of the first user-entered check identifier match the routing number and account number of one of the check identifiers stored in the database without requesting the additional entry of check identifier information from the user in a non-automated fashion.

12. (Original) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a first check identifier typed by the user on a computer keyboard.

13. (Original) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a fist check identifier keyed by the user on a touch-tone telephone.

14. (Original) The method of Claim 11, wherein receiving a first user-entered check identifier comprises receiving a first check identifier spoken by the user into a telephone.

15. (Currently Amended) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a receiving module configured to remotely receive a first check identifier entered by a user and further configured to remotely receive a second check identifier entered by

the user, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search a database connected to the system for a record that relates to the received first check identifier; [[and]]

a requesting module configured to transmit a request for receiving a second check identifier entered by the user, if the searching module cannot find in the database a record that relates to the received first check identifier; and

an accepting module that accepts the first check identifier entered by the user without requiring the user to enter additional check identifier information in a non-automated fashion when the searching module finds in the database a record that relates to the received first check identifier.

16. (Original) The system of Claim 15, wherein the receiving module is configured to receive a first check identifier entered by a user from a computer and further configured to receive a second check identifier entered by the user from the computer.

17. (Original) The system of Claim 15, wherein the receiving module is configured to receive a first check identifier entered by a user from a telephone and further configured to receive a second check identifier entered by the user from the telephone.

18. (Currently Amended) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a storing module configured to store in a database records about multiple checking accounts, the database being connected to the system;

a receiving module configured to remotely receive a first check identifier entered by a user and further configured to remotely receive a second check identifier entered by the user, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search the database for a stored record that relates to the received first check identifier; [[and]]

a requesting module configured to transmit a request for remotely receiving a second check identifier entered by the user, if the searching module cannot find in the database a stored record that relates to the received first check identifier; and

an accepting module that accepts the first check identifier entered by the user without requiring the user to enter additional check identifier information in a non-automated fashion when the searching module finds in the database a record that relates to the received first check identifier.

19. (Original) The system of Claim 18, wherein the storing module is configured to store in the database a routing number and an account number of each of the multiple checking accounts, and wherein the searching module is configured to search the database for a stored record whose routing number and account number match the routing number and account number of the received first check identifier.

20. (Previously Presented) A check processing system for confirming the correct entry of a check identifier, the check processing system comprising:

a receiving module configured to remotely receive a first check identifier from a merchant system and to remotely receive a second check identifier from the merchant system, wherein the first and second check identifiers are entered in a non-automated manner;

a searching module configured to search in a database for a record that relates to the received first check identifier, the database being connected to the check processing system;

a requesting module configured to transmit a request to the merchant system to request a second check identifier, if the searching module cannot find a record in the database that relates to the received first check identifier;

a comparing module configured to compare the received first check identifier with the received second check identifier to determine if the first check identifier is consistent with the second check identifier; and

an acceptance module configured to accept the received first check identifier as a correct entry, if the comparing module determines that the first check identifier is consistent with the second identifier, or if the searching module has found a record in the database that relates to the first check identifier.

21. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, and a check number from the merchant system.

22. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, a check number and separator symbols from the merchant system.

23. (Original) The system of Claim 20, wherein the receiving module is configured to receive a first check identifier including a routing number, an account number, a check number and replacement symbols from the merchant system.

24. (Currently Amended) A system for confirming the correct entry of a check identifier, the system comprising a processor circuit configured to store in a database multiple checking account records, the processor circuit being further configured to remotely receive a first check identifier entered by a user in a non-automated manner and to remotely receive a second check identifier entered by the user in a non-automated manner, the processor circuit being further configured to search the database for a stored checking account record that relates to the received first check identifier, and the processor circuit being further configured to transmit a request for receiving a second check identifier entered by the user, if the processor circuit cannot find in the database a stored checking account record that relates to the received first check identifier wherein the processor circuit is further configured to accept the first check identifier when the processor circuit finds in the data base a stored checking account record that relates to the received first check identifier without requiring additional entry of identifier information from the user in a non-automated manner.

25. (Original) The system of Claim 24, wherein the processor circuit is configured to store in the database a routing number and an account number of each of the multiple checking account records.

26. (Previously Presented) A system for confirming the correct entry of a check identifier entered by a user, the system comprising:

a receiving means for remotely receiving a first user-entered check identifier, wherein the first check identifier is entered in a non-automated manner;

a searching means for searching in a database for a stored record that relates to the first user-entered check identifier;

a requesting means for requesting the user to enter a second user-entered check identifier if the searching means cannot find a stored record in the database that relates to the first user-entered check identifier, wherein the second check identifier is entered in a non-automated manner;

a comparing means for comparing the second user-entered check identifier with the first user-entered check identifier; and

an accepting means for accepting the first user-entered check identifier as a correct entry if the second user-entered check identifier matches the first user-entered check identifier, irrespective of whether a stored record that relates to the first and second user-entered check identifiers exists, or if the searching means has found a stored record in the database that relates to the first user-entered check identifier.

27. (Original) The system of Claim 26, further comprising storing means for storing in the database checking account records.